

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Russell W. Flade  
 Donna E. Flade  
 Debtors

Case No. 16-11186-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Apr 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2019.

db/jdb  
 cr  
 cr  
 13679324 +Russell W. Flade, Donna E. Flade, 2016 Tulip Street, Philadelphia, PA 19125-1912  
 13761602 BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785  
 13679325 +SYNCHRONY BANK, 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
 13679326 +BAC Home Loans Servicing L.P, 7105 Corporate Drive, Plano, TX 75024-4100  
 13679331 BANK OF AMERICA, N.A., Bank of America, P.O. Box 31785, Tampa, FL 33631-3785  
 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413  
 13679333 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
 13679334 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 13679339 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13679341 +David Slobodinsky, D.D.S., 244 E. Girard Avenue, Philadelphia, PA 19125-3929  
 13679342 Newegg.com Preferred Account, PO Box 105658, Atlanta, GA 30348-5658  
 13679347 #PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 13735296 +Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Apr 17 2019 03:17:12 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 17 2019 03:16:33  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 17 2019 03:16:54 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecscdi@recoverycorp.com Apr 17 2019 03:21:21 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13679328 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 17 2019 03:21:47  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 13679327 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 17 2019 03:21:23 Cap One Na,  
 Po Box 26625, Richmond, VA 23261-6625  
 13706652 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 17 2019 03:21:23  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13706653 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 17 2019 03:21:23 Capital One, N.A.,  
 PO Box 71083, Charlotte, NC 28272-1083  
 13679336 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 17 2019 03:16:09 Comenity Bank/Avenue,  
 Po Box 182789, Columbus, OH 43218-2789  
 13679337 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 17 2019 03:16:09 Comenity Bank/Fashbug,  
 Po Box 182272, Columbus, OH 43218-2272  
 13679338 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 17 2019 03:16:09 Comenity Bank/Kingsize,  
 Po Box 182789, Columbus, OH 43218-2789  
 13759933 +E-mail/Text: bncmail@w-legal.com Apr 17 2019 03:16:43 Comenity Capital Bank,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13725425 E-mail/Text: bkr@cardworks.com Apr 17 2019 03:15:50 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13721864 +E-mail/Text: bankruptcydpt@mcsmc.com Apr 17 2019 03:16:35 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 13679340 +E-mail/Text: bkr@cardworks.com Apr 17 2019 03:15:50 Merrick Bank, Po Box 9201,  
 Old Bethpage, NY 11804-9001  
 13762170 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 17 2019 03:21:49  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13679343 E-mail/Text: nod.referrals@fedphe.com Apr 17 2019 03:15:57 Phelan Hallinan & Schmieg, LLP,  
 One Penn Center Plaza, 1617 John F. Kennedy Blvd. Suite 1400, Philadelphia, PA 19103-1814  
 13734939 E-mail/Text: bnc-quantum@quantum3group.com Apr 17 2019 03:16:15  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 13754861 E-mail/Text: bnc-quantum@quantum3group.com Apr 17 2019 03:16:15  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 13686089 E-mail/PDF: rmscdi@recoverycorp.com Apr 17 2019 03:21:49  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 14265374 +E-mail/Text: bncmail@w-legal.com Apr 17 2019 03:16:43 SYNCHRONY BANK,  
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13679344 +E-mail/PDF: gecscdi@recoverycorp.com Apr 17 2019 03:20:57 Synch/Care Credit,  
 950 Forrer Blvd, Kettering, OH 45420-1469  
 13679345 +E-mail/PDF: gecscdi@recoverycorp.com Apr 17 2019 03:20:59 Synch/Walm, Po Box 981416,  
 El Paso, TX 79998-1416  
 13679346 +E-mail/PDF: gecscdi@recoverycorp.com Apr 17 2019 03:20:57 Synch/Walmart Dc, Po Box 965024,  
 Orlando, FL 32896-5024  
 13759396 +E-mail/Text: bncmail@w-legal.com Apr 17 2019 03:16:43 TD Bank USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 25

District/off: 0313-2

User: Antoinett  
Form ID: 138NEW

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785  
cr\* BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785  
13679329\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238)  
13679330\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238)  
13679332\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
13679335\* Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
14265377\* ++SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
13679348\* ++Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Joint Debtor Donna E. Flade dmo160west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
DAVID M. OFFEN on behalf of Debtor Russell W. Flade dmo160west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Russell W. Flade and Donna E. Flade

Debtor(s)

Bankruptcy No: 16-11186-amc

Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 4/16/19